

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

In Re:  
SCOTT DAVID KOCH, JR.,  
Debtor

---

ROCKET MORTGAGE, LLC, f/k/a QUICKEN  
LOANS, LLC  
Movant,

v.

SCOTT DAVID KOCH, JR.,  
Respondent

JACK N ZAHAROPOULOS, Trustee

Chapter 13

CASE NO 1:22-bk-02498-HWV

**ANSWER TO MOTION FOR RELIEF FROM AUTOMATIC STAY**

AND NOW, comes the above-captioned Debtor, Scott David Koch, by and through his attorney, Dawn Cutaia, who files this Answer:

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Admitted.
6. Denied. To the extent that Debtor has missed any payment, it can be cured through an amended plan.
7. Denied.
8. Denied.
9. Denied.
10. Denied.

WHEREFORE, Debtor respectfully requests this Honorable Court deny the Motion for Relief from Stay and allow Debtors to cure the arrears through an amended plan.

Respectfully Submitted

/s/ Dawn Marie Cutaia  
Attorney for Debtors  
Supreme Court ID: 77965  
Fresh Start Law, PLLC  
1701 W. Market Street  
York PA 17404  
717-304-1841  
dmcutaia@gmail.com